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| Examiner: Nga B. Nguyen Group Art Unit: 3628 U.S. Patent and Trademark Office | 703 306-2901 | (703) 872-9326 |

From: William T. Ellis
Sender's Direct Dial: 202 672 5485
Date: November 20, 2003
Client/Matter No: 057898-0102
User ID No: 0251

MESSAGE: RE: SERIAL NO. 09/560,779 - Filed: 04/28/2000

Applicant: Danne L. BUCHANAN et al.

For: *METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT
DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION*

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Atty. Dkt. No. 057898-0102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR
PROCESSING FINANCIAL
INSTRUMENT DEPOSITS
PHYSICALLY REMOTE FROM A
FINANCIAL INSTITUTION

Appl. No.: 09/560,779

Filing Date: 04/28/2000

Examiner: Nga B. Nguyen

Art Unit: 3628

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AMENDMENT AND REPLY UNDER 37 CFR 1.116

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Sir:

This communication is responsive to the Final Office Action dated October 31, 2003, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 34 of this document.

Please amend the application as follows:

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application: